

From: James M. Tribbey

Subject: Electronic Fund Transfers

Date: Nov 05, 2004

Proposal: Regulation E - Electronic Funds
Transfer
Document ID: R-1210
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Name: James M Tribbey
Affiliation:
Category of
Affiliation:
Address1: 2300 E Barnett Rd Apt 22
Address2:
City: Medford
State: OR
Country: UNITED STATES
Country Code: 840
Zip: 97504
PostalCode: n/a

Comments:

@@@Please require banks to offer accounts that do not permit 'electronic check conversion'.

Electronic check conversion is a dangerous and insecure practice. I do not want my bank to have to respond some 'merchant' in cyberspace who simply claims to have a copy of my check.

I write checks for a reason, and I want them returned to me as part of the transaction.

I will appreciate your taking my comments VERY seriously. As far as I'm concerned, electronic check conversion compromises my bank's ability to protect my account to such an extent that I may just as well keep my money under my mattress.

Thank you.

IP: 68.116.36.204
User Agent: Mozilla/4.0 (compatible; MSIE 6.0;
Windows 98; Compaq)